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November 3, 2005

FDIC - San Francisco Regional Office
Regional Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Sirs:

Please turn down Walmart's application for an industrial loan charter.

The banking system in this country is designed and regulated to be independent of other business interests. It is not in the best interests of the people of this country or our currently strong and fundamentally sound economic system to put retailers directly into the deposit gathering and loan making business.

Thank you for your consideration.

Sincerely,

Cindy Szafranski

Cindy Szafranski
Vice President
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Docker
(D. Promani)